

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
SOUTHERN DIVISION**

**IN RE:  
WILLIAM KERRY WHITE**

**Case No.: 15-15171 SDR  
Chapter 13**

**NOTICE OF FINAL CURE PAYMENT**

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According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**Part 1: MORTGAGE INFORMATION**

Creditor Name: **US BANK TRUST NATIONAL ASSOCIATION**

Court Claim Number: **006** UCI: WFCMGE1515171TNE72754092

Last Four of Account Id Number: 5192

Property Address, if available: 2415 SUNSET STRIP

**Part 2: CURE AMOUNT**

a. Allowed prepetition arrearage:	\$4260.20
b. Prepetition arrearage paid by the Trustee:	\$4260.20
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$0.00
Total Disbursements by Trustee:	\$72,118.21

**Part 3: POST PETITION MORTGAGE PAYMENT**

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$1,105.16

Next post-petition payment due: JANUARY 2021

**To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.**

**YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: JANUARY 19, 2021

Respectfully Submitted:

s/ Kara L. West, Trustee  
Kara L. West (TN No. 25744)  
Standing Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401  
(423) 265-2261

**CERTIFICATE OF SERVICE**

I hereby certify that on January 19, 2021 a copy of the Notice of Final Cure was served on those listed below as indicated:

**Via electronic noticing:**

MARK T YOUNG & ASSOCIATES - ECF  
US Trustee – ECF  
Bankruptcy Court – ECF  
WILSON & ASSOC PLLC – ECF

**Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:**

Debtor: WILLIAM KERRY WHITE, 2415 SUNSET STRIP, , HIXSON, TN 37343  
Creditor: US BANK TRUST NATIONAL ASSOCIATION, %SN SERVICING CORPORATION, 323 5TH STREET,  
EUREKA, CA 95501-  
Creditor Noticing Address:

s/ Kara L. West w/permission by DCS (45)  
Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401-0511  
(423) 265-2261

Case: 15-15171 WILLIAM KERRY WHITE

US BANK TRUST NATIONAL ASSOCIATION  
%SN SERVICING CORPORATION  
323 5TH STREET  
EUREKA, CA 95501-

Sequence: 24  
Modify:  
Filed Date: 3/15/2016 12:00:00AM  
Hold Code:

Acct No: 5192/2415 SUNSET STRIP

2415 SUNSET STRIP/BEG 12/2015 PER CONF PLAN

Amt Sched: #####	Debt: \$67,858.01	Interest Paid: \$0.00
Amt Due: \$1,105.16	Paid: \$67,858.01	Accrued Int: \$0.00
		Balance Due: \$0.00

name	Type	Date	Check #	Principal	Interest	Total	Reconciled
<b>0060 US BANK TRUST NATIONAL ASSOCIATION</b>							
US BANK TRUST NATIONAL ASSOCI.		12/31/2020	2092466	\$1,105.16	\$0.00	\$1,105.16	
US BANK TRUST NATIONAL ASSOCI.		11/30/2020	2088672	\$1,105.16	\$0.00	\$1,105.16	12/31/2020
US BANK TRUST NATIONAL ASSOCI.		10/31/2020	2084878	\$1,243.49	\$0.00	\$1,243.49	11/30/2020
US BANK TRUST NATIONAL ASSOCI.		09/30/2020	2080998	\$1,243.49	\$0.00	\$1,243.49	11/02/2020
US BANK TRUST NATIONAL ASSOCI.		08/31/2020	2077038	\$1,243.49	\$0.00	\$1,243.49	09/29/2020
US BANK TRUST NATIONAL ASSOCI.		07/31/2020	2073056	\$1,243.49	\$0.00	\$1,243.49	09/02/2020
US BANK TRUST NATIONAL ASSOCI.		06/30/2020	2069055	\$1,243.49	\$0.00	\$1,243.49	07/30/2020
SHELLPOINT MORTGAGE SERVICING		05/31/2020	2066878	\$1,243.49	\$0.00	\$1,243.49	06/25/2020
SHELLPOINT MORTGAGE SERVICING		04/30/2020	2062864	\$1,180.30	\$0.00	\$1,180.30	06/22/2020
SHELLPOINT MORTGAGE SERVICING		03/31/2020	2059116	\$1,467.95	\$0.00	\$1,467.95	04/21/2020
SHELLPOINT MORTGAGE SERVICING		02/29/2020	2055004	\$892.65	\$0.00	\$892.65	03/19/2020
SHELLPOINT MORTGAGE SERVICING V		02/13/2020	2050986	(\$2,604.14)	\$0.00	(\$2,604.14)	02/13/2020
SHELLPOINT MORTGAGE SERVICING M		02/13/2020	2051404	\$2,604.14	\$0.00	\$2,604.14	02/20/2020
SHELLPOINT MORTGAGE SERVICING		01/31/2020	2050986	\$2,604.14	\$0.00	\$2,604.14	02/13/2020
SHELLPOINT MORTGAGE SERVICING		11/30/2019	2042933	\$936.76	\$0.00	\$936.76	01/06/2020
SHELLPOINT MORTGAGE SERVICING		10/31/2019	2039041	\$1,180.30	\$0.00	\$1,180.30	11/21/2019
SHELLPOINT MORTGAGE SERVICING		09/30/2019	2034941	\$1,180.30	\$0.00	\$1,180.30	10/24/2019
SHELLPOINT MORTGAGE SERVICING		08/31/2019	2030938	\$1,180.30	\$0.00	\$1,180.30	09/20/2019
SHELLPOINT MORTGAGE SERVICING		07/31/2019	2026751	\$1,180.30	\$0.00	\$1,180.30	08/20/2019
SHELLPOINT MORTGAGE SERVICING		06/30/2019	2022562	\$1,180.30	\$0.00	\$1,180.30	07/23/2019
SHELLPOINT MORTGAGE SERVICING V		06/13/2019	2018400	(\$1,180.30)	\$0.00	(\$1,180.30)	06/13/2019
SHELLPOINT MORTGAGE SERVICING M		06/13/2019	2018938	\$1,180.30	\$0.00	\$1,180.30	06/20/2019
SHELLPOINT MORTGAGE SERVICING		05/31/2019	2018400	\$1,180.30	\$0.00	\$1,180.30	06/13/2019
SHELLPOINT MORTGAGE SERVICING		04/30/2019	2013966	\$1,076.60	\$0.00	\$1,076.60	05/17/2019
SHELLPOINT MORTGAGE SERVICING		03/31/2019	2009571	\$1,076.60	\$0.00	\$1,076.60	04/24/2019
SHELLPOINT MORTGAGE SERVICING		02/28/2019	2005418	\$1,076.60	\$0.00	\$1,076.60	03/28/2019
SHELLPOINT MORTGAGE SERVICING		01/31/2019	2001276	\$1,076.60	\$0.00	\$1,076.60	02/20/2019
SHELLPOINT MORTGAGE SERVICING		12/31/2018	1997227	\$1,076.60	\$0.00	\$1,076.60	01/18/2019
SHELLPOINT MORTGAGE SERVICING V		12/13/2018	1993156	(\$2,577.39)	\$0.00	(\$2,577.39)	12/13/2018
SHELLPOINT MORTGAGE SERVICING M		12/13/2018	1993681	\$2,577.39	\$0.00	\$2,577.39	12/19/2018
SHELLPOINT MORTGAGE SERVICING		11/30/2018	1993156	\$2,577.39	\$0.00	\$2,577.39	12/13/2018

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 4 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
WELLS FARGO BANK NA	V	11/14/2018		1989539	(\$1,258.60)	\$0.00	(\$1,258.60)	11/14/2018
WELLS FARGO BANK NA		10/31/2018		1989539	\$1,258.60	\$0.00	\$1,258.60	11/14/2018
WELLS FARGO BANK NA		09/30/2018		1981070	\$652.41	\$0.00	\$652.41	10/23/2018
WELLS FARGO BANK NA		08/31/2018		1976974	\$1,500.79	\$0.00	\$1,500.79	09/19/2018
WELLS FARGO BANK NA		07/31/2018		1972608	\$652.41	\$0.00	\$652.41	08/23/2018
WELLS FARGO BANK NA		06/30/2018		1968275	\$1,076.60	\$0.00	\$1,076.60	07/24/2018
WELLS FARGO BANK NA		04/30/2018		1959482	\$1,035.38	\$0.00	\$1,035.38	05/24/2018
WELLS FARGO BANK NA		03/31/2018		1954839	\$1,038.76	\$0.00	\$1,038.76	04/24/2018
WELLS FARGO BANK NA		02/28/2018		1950085	\$1,038.76	\$0.00	\$1,038.76	03/27/2018
WELLS FARGO BANK NA		01/31/2018		1945707	\$1,107.72	\$0.00	\$1,107.72	02/23/2018
WELLS FARGO BANK NA		12/31/2017		1941069	\$1,160.37	\$0.00	\$1,160.37	01/29/2018
WELLS FARGO BANK NA		11/30/2017		1936578	\$848.19	\$0.00	\$848.19	12/21/2017
WELLS FARGO BANK NA		10/31/2017		1932028	\$1,038.76	\$0.00	\$1,038.76	11/29/2017
WELLS FARGO BANK NA		09/30/2017		1927399	\$1,038.76	\$0.00	\$1,038.76	10/23/2017
WELLS FARGO BANK NA		08/31/2017		1922755	\$1,038.76	\$0.00	\$1,038.76	09/22/2017
WELLS FARGO BANK NA		07/31/2017		1918043	\$1,038.76	\$0.00	\$1,038.76	08/31/2017
WELLS FARGO BANK NA		06/30/2017		1913357	\$1,877.22	\$0.00	\$1,877.22	08/02/2017
WELLS FARGO BANK NA		05/31/2017		1908605	\$597.45	\$0.00	\$597.45	06/22/2017
WELLS FARGO BANK NA		04/30/2017		1903652	\$648.37	\$0.00	\$648.37	05/23/2017
WELLS FARGO BANK NA		03/31/2017		1898899	\$1,042.14	\$0.00	\$1,042.14	05/03/2017
WELLS FARGO BANK NA		02/28/2017		1893891	\$1,435.91	\$0.00	\$1,435.91	03/22/2017
WELLS FARGO BANK NA	V	02/14/2017		1889285	(\$648.37)	\$0.00	(\$648.37)	02/14/2017
WELLS FARGO BANK NA	M	02/14/2017		1889412	\$648.37	\$0.00	\$648.37	02/24/2017
WELLS FARGO BANK NA		01/31/2017		1889285	\$648.37	\$0.00	\$648.37	02/14/2017
WELLS FARGO BANK NA		12/31/2016		1884535	\$2,244.28	\$0.00	\$2,244.28	01/19/2017
WELLS FARGO BANK NA		11/30/2016		1879890	\$1,293.06	\$0.00	\$1,293.06	12/22/2016
WELLS FARGO BANK NA		10/31/2016		1875155	\$646.53	\$0.00	\$646.53	11/22/2016
WELLS FARGO BANK NA	V	10/16/2016		1870304	(\$1,033.00)	\$0.00	(\$1,033.00)	10/16/2016
WELLS FARGO BANK NA	M	10/16/2016		1870450	\$1,033.00	\$0.00	\$1,033.00	10/26/2016
WELLS FARGO BANK NA		09/30/2016		1870304	\$1,033.00	\$0.00	\$1,033.00	10/16/2016
WELLS FARGO BANK NA	M	09/14/2016		1865596	\$1,854.00	\$0.00	\$1,854.00	09/22/2016
WELLS FARGO BANK NA	V	09/14/2016		1865495	(\$1,854.00)	\$0.00	(\$1,854.00)	09/14/2016
WELLS FARGO BANK NA		08/31/2016		1865495	\$1,854.00	\$0.00	\$1,854.00	09/14/2016
WELLS FARGO BANK NA	M	08/12/2016		1860610	\$1,245.00	\$0.00	\$1,245.00	08/24/2016
WELLS FARGO BANK NA	V	08/12/2016		1860605	(\$1,245.00)	\$0.00	(\$1,245.00)	08/12/2016
WELLS FARGO BANK NA	V	08/11/2016		1860513	(\$1,245.00)	\$0.00	(\$1,245.00)	08/11/2016
WELLS FARGO BANK NA	M	08/11/2016		1860605	\$1,245.00	\$0.00	\$1,245.00	08/12/2016
WELLS FARGO BANK NA		07/31/2016		1860513	\$1,245.00	\$0.00	\$1,245.00	08/11/2016
WELLS FARGO BANK NA		06/30/2016		1855683	\$1,229.61	\$0.00	\$1,229.61	07/22/2016
WELLS FARGO BANK NA		05/31/2016		1850709	\$1,346.83	\$0.00	\$1,346.83	06/22/2016
WELLS FARGO BANK NA		04/30/2016		1845609	\$1,277.76	\$0.00	\$1,277.76	05/24/2016
WELLS FARGO BANK NA		03/31/2016		1840557	\$3,376.80	\$0.00	\$3,376.80	04/19/2016

name	Type	Date	Page 5 of 6	Check #	Principal	Interest	Total	Reconciled
Sub-totals: \$67,858.01					\$0.00	\$67,858.01		

**0061 SHELLPOINT MORTGAGE SERVICING**

SHELLPOINT MORTGAGE SERVICING		01/31/2019	2001276	\$80.20	\$0.00	\$80.20	02/20/2019
SHELLPOINT MORTGAGE SERVICING		12/31/2018	1997227	\$110.00	\$0.00	\$110.00	01/18/2019
SHELLPOINT MORTGAGE SERVICING	V	12/13/2018	1993156	(\$263.34)	\$0.00	(\$263.34)	12/13/2018
SHELLPOINT MORTGAGE SERVICING	M	12/13/2018	1993681	\$263.34	\$0.00	\$263.34	12/19/2018
SHELLPOINT MORTGAGE SERVICING		11/30/2018	1993156	\$263.34	\$0.00	\$263.34	12/13/2018
WELLS FARGO BANK NA	V	11/14/2018	1989539	(\$143.59)	\$0.00	(\$143.59)	11/14/2018
WELLS FARGO BANK NA		10/31/2018	1989539	\$143.59	\$0.00	\$143.59	11/14/2018
WELLS FARGO BANK NA		09/30/2018	1981070	\$66.66	\$0.00	\$66.66	10/23/2018
WELLS FARGO BANK NA		08/31/2018	1976974	\$153.34	\$0.00	\$153.34	09/19/2018
WELLS FARGO BANK NA		07/31/2018	1972608	\$66.66	\$0.00	\$66.66	08/23/2018
WELLS FARGO BANK NA		06/30/2018	1968275	\$110.00	\$0.00	\$110.00	07/24/2018
WELLS FARGO BANK NA		05/31/2018	1963955	\$110.00	\$0.00	\$110.00	06/21/2018
WELLS FARGO BANK NA		04/30/2018	1959482	\$110.00	\$0.00	\$110.00	05/24/2018
WELLS FARGO BANK NA		03/31/2018	1954839	\$110.00	\$0.00	\$110.00	04/24/2018
WELLS FARGO BANK NA		02/28/2018	1950085	\$110.00	\$0.00	\$110.00	03/27/2018
WELLS FARGO BANK NA		01/31/2018	1945707	\$117.30	\$0.00	\$117.30	02/23/2018
WELLS FARGO BANK NA		12/31/2017	1941069	\$122.88	\$0.00	\$122.88	01/29/2018
WELLS FARGO BANK NA		11/30/2017	1936578	\$89.82	\$0.00	\$89.82	12/21/2017
WELLS FARGO BANK NA		10/31/2017	1932028	\$110.00	\$0.00	\$110.00	11/29/2017
WELLS FARGO BANK NA		09/30/2017	1927399	\$110.00	\$0.00	\$110.00	10/23/2017
WELLS FARGO BANK NA		08/31/2017	1922755	\$110.00	\$0.00	\$110.00	09/22/2017
WELLS FARGO BANK NA		07/31/2017	1918043	\$110.00	\$0.00	\$110.00	08/31/2017
WELLS FARGO BANK NA		06/30/2017	1913357	\$198.50	\$0.00	\$198.50	08/02/2017
WELLS FARGO BANK NA		05/31/2017	1908605	\$63.06	\$0.00	\$63.06	06/22/2017
WELLS FARGO BANK NA		04/30/2017	1903652	\$68.44	\$0.00	\$68.44	05/23/2017
WELLS FARGO BANK NA		03/31/2017	1898899	\$110.00	\$0.00	\$110.00	05/03/2017
WELLS FARGO BANK NA		02/28/2017	1893891	\$151.56	\$0.00	\$151.56	03/22/2017
WELLS FARGO BANK NA	M	02/14/2017	1889412	\$68.44	\$0.00	\$68.44	02/24/2017
WELLS FARGO BANK NA	V	02/14/2017	1889285	(\$68.44)	\$0.00	(\$68.44)	02/14/2017
WELLS FARGO BANK NA		01/31/2017	1889285	\$68.44	\$0.00	\$68.44	02/14/2017
WELLS FARGO BANK NA		12/31/2016	1884535	\$123.46	\$0.00	\$123.46	01/19/2017
WELLS FARGO BANK NA		11/30/2016	1879890	\$137.69	\$0.00	\$137.69	12/22/2016
WELLS FARGO BANK NA		10/31/2016	1875155	\$68.85	\$0.00	\$68.85	11/22/2016
WELLS FARGO BANK NA	M	10/16/2016	1870450	\$110.00	\$0.00	\$110.00	10/26/2016
WELLS FARGO BANK NA	V	10/16/2016	1870304	(\$110.00)	\$0.00	(\$110.00)	10/16/2016
WELLS FARGO BANK NA		09/30/2016	1870304	\$110.00	\$0.00	\$110.00	10/16/2016
WELLS FARGO BANK NA	M	09/14/2016	1865596	\$809.40	\$0.00	\$809.40	09/22/2016
WELLS FARGO BANK NA	V	09/14/2016	1865495	(\$809.40)	\$0.00	(\$809.40)	09/14/2016
WELLS FARGO BANK NA		08/31/2016	1865495	\$809.40	\$0.00	\$809.40	09/14/2016
WELLS FARGO BANK NA	V	08/12/2016	1860605	(\$290.60)	\$0.00	(\$290.60)	08/12/2016

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 6 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
WELLS FARGO BANK NA	M	08/12/2016		1860610	\$290.60	\$0.00	\$290.60	08/24/2016
WELLS FARGO BANK NA	V	08/11/2016		1860513	(\$290.60)	\$0.00	(\$290.60)	08/11/2016
WELLS FARGO BANK NA	M	08/11/2016		1860605	\$290.60	\$0.00	\$290.60	08/12/2016
WELLS FARGO BANK NA		07/31/2016		1860513	\$290.60	\$0.00	\$290.60	08/11/2016
Sub-totals:					\$4,260.20	\$0.00	\$4,260.20	
Grand Total:					\$72,118.21	\$0.00		